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# UTILITY PATENT APPLICATION TRANSMITTAL (Small Entity)

*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

Docket No.

TRO4-BK25

Total Pages in this Submission

to

**TO THE ASSISTANT COMMISSIONER FOR PATENTS**

Box Patent Application  
Washington, D.C. 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

**A SYSTEM AND METHOD FOR VERIFYING, SETTLING, PRINTING AND GUARANTEEING CHECKS AT A REMOTE LOCATION**

and invented by:

John F. Fairclough, Tadeusz J. Dragowski, oscar Inostroza, Karen R. hyman, Kamyar Saberi, Murray Galarraga  
Richard Calkins, Suvak Kownacki, Esteban Gutierrez, Robert Blake

If a CONTINUATION APPLICATION, check appropriate box and supply the requisite information:

Continuation     Divisional     Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Which is a:

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Which is a:

Continuation     Divisional     Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Enclosed are:

## Application Elements

1.  Filing fee as calculated and transmitted as described below
  
2.  Specification having 16 pages and including the following:
  - a.  Descriptive Title of the Invention
  - b.  Cross References to Related Applications (*if applicable*)
  - c.  Statement Regarding Federally-sponsored Research/Development (*if applicable*)
  - d.  Reference to Microfiche Appendix (*if applicable*)
  - e.  Background of the Invention
  - f.  Brief Summary of the Invention
  - g.  Brief Description of the Drawings (*if drawings filed*)
  - h.  Detailed Description
  - i.  Claim(s) as Classified Below
  - j.  Abstract of the Disclosure

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**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Small Entity)**

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**Application Elements (Continued)**

3.  Drawing(s) (*when necessary as prescribed by 35 USC 113*)  
a.  Formal      b.  Informal      Number of Sheets \_\_\_\_\_ Two Sheets \_\_\_\_\_
4.  Oath or Declaration  
a.  Newly executed (*original or copy*)       Unexecuted  
b.  Copy from a prior application (37 CFR 1.63(d)) (*for continuation/divisional application only*)  
c.  With Power of Attorney       Without Power of Attorney  
d.  DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application,  
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5.  Incorporation By Reference (*usable if Box 4b is checked*)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under  
Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby  
incorporated by reference therein.
6.  Computer Program in Microfiche
7.  Genetic Sequence Submission (*if applicable, all must be included*)  
a.  Paper Copy  
b.  Computer Readable Copy  
c.  Statement Verifying Identical Paper and Computer Readable Copy

**Accompanying Application Parts**

8.  Assignment Papers (*cover sheet & documents*)
9.  37 CFR 3.73(b) Statement (*when there is an assignee*)
10.  English Translation Document (*if applicable*)
11.  Information Disclosure Statement/PTO-1449       Copies of IDS Citations
12.  Preliminary Amendment
13.  Acknowledgment postcard
14.  Certificate of Mailing  
     First Class     Express Mail (*Specify Label No.*): EM074234855US

**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Small Entity)**

*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

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**Accompanying Application Parts (Continued)**

15.  Certified Copy of Priority Document(s) (*if foreign priority is claimed*)
16.  Small Entity Statement(s) - Specify Number of Statements Submitted: \_\_\_\_\_
17.  Additional Enclosures (*please identify below:*)

**Request That Application Not Be Published Pursuant To 35 U.S.C. 122(b)(2)**

18.  Pursuant to 35 U.S.C. 122(b)(2), Applicant hereby requests that this patent application not be published pursuant to 35 U.S.C. 122(b)(1). Applicant hereby certifies that the invention disclosed in this application has not and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication of applications 18 months after filing of the application.

***Warning***

*An applicant who makes a request not to publish, but who subsequently files in a foreign country or under a multilateral international agreement specified in 35 U.S.C. 122(b)(2)(B)(i), must notify the Director of such filing not later than 45 days after the date of the filing of such foreign or international application. A failure of the applicant to provide such notice within the prescribed period shall result in the application being regarded as abandoned, unless it is shown to the satisfaction of the Director that the delay in submitting the notice was unintentional.*

**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Small Entity)**

*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

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Total Pages in this Submission

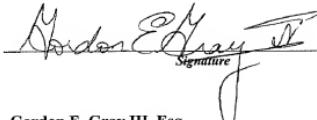
**Fee Calculation and Transmittal**

**CLAIMS AS FILED**

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	19	- 20 =	0	x \$9.00	\$0.00
Indep. Claims	4	- 3 =	1	x \$40.00	\$40.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
					<b>BASIC FEE</b> \$355.00
OTHER FEE (specify purpose) _____					\$0.00
					<b>TOTAL FILING FEE</b> \$395.00

- A check in the amount of \$395.00 to cover the filing fee is enclosed.
- The Commissioner is hereby authorized to charge and credit Deposit Account No. 16-2462 as described below. A duplicate copy of this sheet is enclosed.
- Charge the amount of \_\_\_\_\_ as filing fee.
  - Credit any overpayment.
  - Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
  - Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated: November 21, 2000



*Gordon E. Gray III*  
Signature

Gordon E. Gray III, Esq.  
Registration No. 42,602  
PRICE AND GESS  
2100 S.E. Main Street  
Irvine, California 92614  
Tel. No.: 949 261-8433

CC:

# PRICE AND GESS

JOSEPH W. PRICE  
ALBIN H. GESS  
MICHAEL J. MOFFATT  
GORDON E. GRAY III  
BRADLEY D. BLANCHE

OF COUNSEL  
JAMES F. KIRK

ATTORNEYS AT LAW

2100 S.E. MAIN STREET, SUITE 250

IRVINE, CALIFORNIA 92614-6238

A PROFESSIONAL CORPORATION  
TELEPHONE: (949) 261-8433  
FACSIMILE: (949) 261-9072  
FACSIMILE: (949) 261-1726  
e-mail: pg@pgpatentlaw.com

## SPECIFICATION, CLAIMS AND ABSTRACT

Inventor(s): John F. Fairclough, et. al

Title: A SYSTEM AND METHOD FOR VERIFYING,  
SETTLING, PRINTING AND GUARANTEEING CHECKS  
AT A REMOTE LOCATION

Attorney's  
Docket No.: TRO4-BK25

EXPRESS MAIL LABEL NO. EM074234855  
DATE OF DEPOSIT: November 21, 2000

PATENT APPLICATION

**A SYSTEM AND METHOD FOR VERIFYING, SETTLING, PRINTING  
AND GUARANTEEING CHECKS AT A REMOTE LOCATION**

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John F. Fairclough  
Tadeusz J. Dragowski  
Oscar Inostroza  
Karen R. Hyman  
Kamyar Saberi  
Murray Galarraga  
Richard Calkins  
Suavek Kownacki  
Esteban Gutierrez  
Robert Blake

**A SYSTEM AND METHOD FOR VERIFYING, SETTLING, PRINTING  
AND GUARANTEEING CHECKS AT A REMOTE LOCATION**

**BACKGROUND OF THE INVENTION**

**TECHNICAL FIELD**

5       The present invention relates generally to a system and method for verifying, guaranteeing and printing checks at a remote location, preferably an electronic retailer's facilities, via a network, preferably the Internet or the ACH network.

**BACKGROUND ART**

10     Numerous consumers have checking accounts with no credit cards. These consumers may prefer the security of receiving a canceled check draft for record purposes and for the purpose of disputing unauthorized drafts. These consumers may be precluded from making purchases from electronic retailers. Even among those that do pursue check purchases from electronic retailers, these consumers 15     may not promptly receive their purchases.

The prior art comprises several devices and methods for processing checks. For example, U.S. Pat. No. 5,484,988 to Hills, et al, describes a check-writing point of sale system. However, this system is a merchant driven system used to process a transaction at the point of sale, namely a store. The system is used on a 20     public switched telephone network and may not provide sufficient security for use over the Internet. Moreover, the system does not produce a paper check draft.

A system is required which is easy to use, provides security to both the electronic customer and retailer, and that maintains the use of a paper check draft.

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SUMMARY OF THE INVENTION

The present invention relates generally to a system and method for verifying, settling, guaranteeing and printing checks at a remote location, preferably an electronic retailer's facilities, via a network, preferably the Internet.

- 5      The preferred method for verifying, settling, guaranteeing and printing checks over a network at a remote location comprises the following steps. A client computer is connected to a merchant server at a location remote from the client computer. An order is transmitted from the client computer to the merchant server. Payment by check is selected. The client computer is connected to a check server. Customer  
10     data is input to the client computer. The customer data is transmitted from the client computer to the check server. The customer data is transmitted from the check server to a check verification server. The check verification server transmits an approval, preferably comprising the customer data and a guarantee of payment to a merchant, to the client computer and the check server. The merchant server  
15     confirms the client computer's order by electronic mail message to both the client computer and the check server. The approval from the check verification server is stored in a merchant file in the check server. The merchant file is downloaded from the check server to a check printing station at the location remote from the client computer. A secure printer, preferably a magnetic ink character recognition-  
20     enabled printer, connected to the check printing station prints a check. The merchant can then cash the check as a standard bank draft.

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**BRIEF DESCRIPTION OF THE DRAWINGS**

The objects and features of the present invention, which are believed to be novel, are set forth with particularity in the appended claims. The present invention, both as to its organization and manner of operation, together with further objects and advantages, may best be understood by reference to the following description, taken in connection with the accompanying drawings.

Figure 1 is a diagram of a preferred system.

Figure 2 is a diagram of a preferred execution of the method.

10    **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS**

The following description is provided to enable any person skilled in the art to make and use the invention and sets forth the best modes contemplated by the inventor of carrying out his invention. Various modifications, however, will remain readily apparent to those skilled in the art, since the general principles of the present invention of carrying out his invention. Various modifications, however, will remain readily apparent to those skilled in the art, since the general principles of the present invention have been defined herein specifically to provide a system and method for verifying, settling, guaranteeing and printing checks at a remote location.

Referring now to Figure 1, a preferred overview of the system for verification, settling, guarantee and printing of checks. (1) A client computer 10 is connected to a merchant server 20 via a network, preferably the Internet 100 or the Automated Clearing House (“ACH”) network. A customer 15 selects and the client computer 10 transmits an order for, *inter alia*, goods or services to the merchant server 20. The customer 15 then selects a method of payment such as credit card or check. (2) If the customer 15 selects payment by check, the client computer 10 is connected to a check server 30, preferably, via the Internet 100, and control of the system is transferred to the check server 30. Preferably, this connection is transparent to the customer 15. The customer 15 inputs customer

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data, preferably personal identification information and checking account information, to the client computer 10 that transmits the customer data to the check server 30.

(3) The check server 30 transmits the customer data to a check verification server 40, preferably maintained by a check verification and guarantee service 45 such as Equifax. The check verification server 40 determines whether an approval should be issued based upon, *inter alia*, the customer data, and/or prior credit history of the customer 15. If the check verification server 40 issues the approval, the approval is transmitted to the check server 30. Preferably, the approval comprises a guarantee of payment from the check verification and guarantee service 45.

(4) After receiving the approval from the check verification server 40, the check server 30 forwards the approval to merchant server 20 via the client computer's browser 12 and transfers control of the system back to the merchant server 20. The check server 30 also stores the approval in a merchant file.

(5) The merchant server sends a message, preferably an electronic mail message, to the client computer 10 confirming the purchase and then (6) sends a message to the check server 30 confirming and acknowledging that the purchase has been completed.

(7) The merchant file is downloaded from the check server 30 to a check printing station 50 or an ACH settlement system at the location remote from the client computer, preferably the merchant's location 25. The merchant file can be transmitted to an ACH settlement system or can be downloaded at any time from the check server 30 and can comprise one or more approvals for check printing.

The check printing station 50 can be the merchant server 20 or separate computer. Preferably, a separate computer is used so that a large volume print job does not

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slow the merchant server 20. Preferably, the check printing station 50 is running a Microsoft Internet Explorer® Internet browser.

- 5 (8) A secure printer 60, preferably a TROY® MICR 2100, a magnetic ink character recognition-enabled laser printer (MICR printer), is connected to the check printing station 50. The MICR printer 60 prints a check corresponding to each approval in the merchant file. The merchant 25 can then cash the check as a standard bank draft.

Referring now to Figure 2, the diagram shows a preferred detailed description of the check verification and, if requested, guarantee process. (1) The

- 10 merchant server 20 has a web server 22 and merchant database 24. The customer  
15 views a web site, preferably via the Internet 100, on the merchant server with the client computer browser 12 running on the client computer 10. The customer places an order for, *inter alia*, goods or services and selects payment by check. Preferably, the merchant server 20 uses HTML source code in the web site that  
15 allows the customer 15 to select payment by check by clicking a button.

- (2) The HTML source code also transfers control of the system to the check server 30. This transfer is, preferably, transparent to the customer 15. The HTML source code transmits any customer data regarding the customer 15 stored in the merchant database 24 to the check server 30. The HTML source code also  
20 transfers mandatory data regarding the order such as a merchant identification number, a total dollar amount of the check to be issued, a transaction code for the merchant 25 to reference the order, a guarantee code, and an indicator whether the check is to be printed now (generally, when goods are available) or later (generally, when goods are not available.)

- 25 (3) The check server 30 responds by displaying a request for customer data, such as name, address, telephone number, and electronic mail address, on the

client computer browser 12. The check server 30 comprises a web server 32 and a check server database 34. If the merchant server 20 has transmitted any customer data stored in the merchant database 24 to the check server 30, it is displayed in the request as filled in fields. Missing customer data, if any, would preferably be

- 5 highlighted for the customer 15 to fill in. Preferably, the customer 15 can select whether the check will be a personal check or a company check. If the merchant server 20 does not transmit the mandatory data to the check server 30, an error message is transmitted to the client computer browser 12 stating that the order cannot be accepted.

10 The check server 30 also generates a unique number, preferably hidden from the customer 15, associated with the order. This number is passed through all HTML dialogs for the customer 15 and is used to associate a proper record in the merchant database 24 and the check server database 34 with the customer 15.

- 15 (4) After entering customer data, the customer 15 clicks a "Continue" button. If any required customer data is missing, the customer 15 will be prompted to provide it on the browser 12 to continue. If all required customer data is entered, the customer data is transmitted to the check server 30. Preferably, the required customer data will include: merchant identification number, check amount, transaction code, title at company (if applicable), first name, last name, 20 middle initial, street address, optional address, city, state, zip code, country code, phone number, and email address.

(5) The check server 30 responds by requesting MICR Line information from the customer 15 preferably including the customer's date of birth, driver's license number and state, check payee, check amount, check routing number, 25 checking account number, and check number. If any MICR line information is

missing, the check server 30 would prompt the customer 15 to provide the MICR line information in order to continue.

- (6) If all MICR line information is entered, the MICR line information is transmitted to the check server 30. Preferably, the check server 30 will then verify 5 the routing number against a database 34 of valid routing numbers such as the Thomson Financial Database of Routing & Transit Number Base File. If the routing number is invalid, the customer 15 is prompted to correct the routing number.

- (7) If the routing number is valid, the check server 30 responds by 10 showing the customer 15 a preview of the check to be drafted, preferably, with a select box containing the list of the branches of the bank sharing the same routing number. "None" is, preferably, also an option for the branch select box. The customer's bank name will be verified and branch information (name and address) will be obtained from the database 34. Preferably, this database 34 is periodically 15 updated. If the check preview is incorrect, the customer 15 can correct it before continuing.

- (8) If the check preview is correct, the customer 15 transmits branch information to the check server 30 by clicking a submit button. Preferably, the check server 30 reviews the customer data and MICR line information for 20 duplications. If there is another similar transaction with the same customer 15, same amount and same check number, the check server 30 will prompt the customer 15 for verification.

- (9) The check server 30 transmits a check server identification number 25 and the customer data and MICR line information to a check verification server 40 preferably maintained by a check verification and guarantee service 45 such as Equifax. The check verification server preferably comprises a web server 42 and a

check verification database 44. The check server identification number identifies the check server 30 to the check verification server 40. The merchant identification number in the customer data also identifies the merchant 25 to the check verification server 40. The guarantee code identifies whether or not the 5 check is to be guaranteed by the check verification and guarantee service 45. Once the check verification server 40 receives the information, the check verification server 40 processes the information for verification and, if indicated, guarantee purposes.

(10) While the check verification server 40 processes the information, a 10 progress screen is displayed on the client computer browser 12. Preferably, the progress screen comprises the preview of the check and a progress bar indicating the time until the check verification server 40 is finished.

(11) The client computer browser transmits a request for information to the check server 30 after a predetermined interval, preferably three seconds, to see 15 if the check has been verified. If the check has not been verified yet, an updated progress screen is displayed comprising the preview of the check and a longer progress bar.

(12) The response from the check verification server 40 is transmitted to the check server 30. The check verification server 40 transmits a response code. 20 The response code can be, *inter alia*, an error code, a request for more or corrected information code, or an approval. The approval preferably comprises an approval code and, if requested by the merchant server 20, a guarantee of payment from the check verification and guarantee service 45. The response code is stored in a merchant file in the check server database 34.

25 (13) If the check server 30 receives an error code, the check server 30 sends a rejection page for display on the client computer browser 12. If the check

server 30 receives the request for more or corrected information, the check server 30 transmits the request to the customer 15 for more or corrected information. If the check server 30 receives the approval, the check server 30 transmits the preview of the check plus a message indicating that the check was verified and, if applicable, guaranteed. Control is then returned to the merchant server 20.

(14) The client computer browser 12 then transmits a result code to the merchant server 20. The result code comprises the transaction code and a code indicating that the check was rejected, verified, or verified and guaranteed.

(15) The merchant server 20 transmits a thank you message screen to the client computer browser 12. Preferably, the merchant server 20 also transmits a confirming message 90, preferably by electronic mail, to the customer computer 10 and the check server 30 confirming the purchase. Preferably, the check server's receipt of the message permits printing of the check.

As described above, the merchant file can be downloaded from the check server 30 to the check printing station 50 at any time following the verification/guarantee process.

Preferred System Set-Up

Preferably, the check server 30 is located in a temperature-controlled room. The room is equipped with its own air conditions and temperature control system. The check server 30 has an uninterrupted power source (UPS). The check server 5 30 is Microsoft® Windows NT® server. The database 34 uses Microsoft® SQL Server 7.0. For security, all servers have two Ethernet adapters, each with a different IP address. The data storage for the database is protected by use of a RAID 5 disk array.

Preferred System Security

10 All transmissions between the merchant server 20 and client computer browser 12, the merchant server 20 and the check server 30, and the check server 30 and the check verification server 40 are encrypted. The merchant server 20 has a merchant's digital certificate for use as an encryption key for transmissions with the check server 30. The check server 30 will have a check server's digital 15 certificate for use as an encryption key for transmissions with the check verification server 40. Preferably, all transmissions between the client computer browser 12 and the merchant server 20 or check server 30 use Secure Socket Layer (SSL) forty-bit encryption. The check printing station 50 must use an identification and password log-in to access the merchant file on the check server 20 30.

Therefore, the present invention has several advantages over the prior art. The system and method allow customers to purchase goods and services from electronic retailers on the Internet using a check. The retailer obtains a verified and, if requested, guaranteed payment and an actual paper bank draft for deposit. 25 The customer gains expanded access to his/her checking account without use of a

debit card or credit card. The customer allows retains the security of receiving a canceled check for dispute-resolution and record keeping purposes.

In each of the above embodiments, the different positions and structures of the present invention are described separately in each of the embodiments.

- 5 However, it is the full intention of the inventor of the present invention that the separate aspects of each embodiment described herein may be combined with the other embodiments described herein. Those skilled in the art will appreciate that adaptations and modifications of the just-described preferred embodiment can be configured without departing from the scope and spirit of the invention. Therefore,
- 10 it is to be understood that, within the scope of the appended claims, the invention may be practiced other than as specifically described herein.

CLAIMS

What Is Claimed Is:

1        1. A method for printing and verifying checks over a network  
2 comprising the following steps:

3              connecting a client computer to a merchant server at a location remote from  
4 the client computer;

5              transmitting an order from the client computer to the merchant server;  
6 selecting payment by check;

7              connecting the client computer to a check server;

8              inputting customer data at the client computer;

9              transmitting customer data from the client computer to the check server;

10             transmitting customer data from the check server to a check verification  
11 server;

12             transmitting an approval from the check verification server to the check  
13 server and;

14             printing a check.

1        2. The method of Claim 1 further comprising the step of confirming the  
2 order by a message from the merchant server to the client computer and the check  
3 verification server.

1        3. The method of Claim 1 where the network is the Internet.

1        4. The method of Claim 1 where the check is printed by a secure printer  
2 connected to a check printing station at the remote location.

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1        5. The method of Claim 1 further comprising the steps of:  
2              storing the approval from the check verification server in a merchant file in  
3              the check server; and,  
4              downloading the merchant file from the check server to a check printing  
5              station.

1        6. A method for printing and verifying checks over a network  
2              comprising the following steps:

- 3              connecting a client computer to a merchant server at a location remote from  
4              the client computer;
- 5              transmitting an order from the client computer to the merchant server;
- 6              selecting payment by check;
- 7              connecting the client computer to a check server;
- 8              inputting customer data at the client computer;
- 9              transmitting customer data from the client computer to the check server;
- 10             transmitting customer data from the check server to a check verification  
11             server;
- 12             transmitting an approval from the check verification server to the client  
13             computer and the check server;
- 14             storing the approval from the check verification server in a merchant file in  
15             the check server;
- 16             downloading the merchant file from the check server to a check printing  
17             station;
- 18             printing a check with a secure printer connected to the check printing  
19             station at the location remote from the client computer.

1        7. The method of Claim 6 where the secure printer is a magnetic ink  
2 character recognition-enabled printer.

1        8. The method of Claim 6 further comprising the step of confirming the  
2 order by a message from the merchant server to the client computer and the check  
3 verification server.

1        9. The method of Claim 6 where the network is the Internet.

1        10. The method of Claim 6 where the approval comprises the customer  
2 data transmitted from the client computer to the check server.

1        11. The method of Claim 6 where the approval comprises a guarantee of  
2 payment to a merchant.

1        12. A method for settling and verifying checks over a network  
2 comprising the following steps:

3              connecting a client computer to a merchant server at a location remote from  
4 the client computer;

5              transmitting an order from the client computer to the merchant server;

6              selecting payment by check;

7              connecting the client computer to a check server;

8              inputting customer data at the client computer;

9              transmitting customer data from the client computer to the check server;

10              transmitting customer data from the check server to a check verification  
11 server;

12              transmitting an approval from the check verification server to the check  
13 server; and,

14              settling a check by an ACH settlement system.

1        13. The method of Claim 1 further comprising the step of confirming the  
2 order by a message from the merchant server to the client computer and the check  
3 verification server.

1        14. The method of Claim 12 where the network is the ACH network.

1        15. The method of Claim 12 further comprising the steps of:  
2            storing the approval from the check verification server in a merchant file in  
3 the check server; and,  
4            downloading the merchant file from the check server to the ACH settlement  
5 system.

1        16. A system for settling and verifying checks over a network  
2 comprising a client computer connected via a network to a merchant server; the  
3 merchant server is connected to a check printing station, a printer and a check  
4 server via a network; whereby the client computer transmits an order to a merchant  
5 server at a location remote from the client computer; the client computer selects  
6 payment by check; the client computer is connected to a check server; customer  
7 data is input to the client computer and transmitted to the check server; the  
8 customer data is transmitted from the check server to a check verification server;  
9 an approval is transmitted from the check verification server to the client computer  
10 and the check server; the approval is stored in a merchant file in the check server;  
11 the merchant file is downloaded from the check server to the check printing  
12 station; and a check is printed by the printer.

1        17. The system of Claim 16 where the network is the ACH network.

1        18. The system of Claim 16 where the network is the Internet.

1           19. The system of Claim 16 where the printer is a magnetic ink character  
2 recognition-enabled printer.

ABSTRACT OF THE DISCLOSURE

The present invention relates generally to a system and method for verifying, settling, guaranteeing and printing checks at a remote location, preferably an electronic retailer's facilities, via a network, preferably the Internet. The preferred method for verifying, settling, guaranteeing and printing checks over a network at a remote location comprises the following steps. A client computer is connected to a merchant server at a location remote from the client computer. An order is transmitted from the client computer to the merchant server. Payment by check is selected. The client computer is connected to a check server. Customer data is input to the client computer. The customer data is transmitted from the client computer to the check server. The customer data is transmitted from the check server to a check verification server. The check verification server transmits an approval, preferably comprising the customer data and a guarantee of payment to a merchant, to the client computer and the check server. The merchant server confirms the client computer's order by electronic mail message to both the client computer and the check server. The approval from the check verification server is stored in a merchant file in the check server. The merchant file is downloaded from the check server to a check printing station at the location remote from the client computer. A secure printer, preferably a magnetic ink character recognition-enabled printer, connected to the check printing station prints a check. The merchant can then cash the check as a standard bank draft.

# PRICE AND GESS

JOSEPH W. PRICE  
ALBIN H. GESS  
MICHAEL J. MOFFATT  
GORDON E. GRAY III  
BRADLEY D. BLANCHE

OF COUNSEL  
JAMES F. KIRK

ATTORNEYS AT LAW

2100 S.E. MAIN STREET, SUITE 250

IRVINE, CALIFORNIA 92614-6238

A PROFESSIONAL CORPORATION  
TELEPHONE: (949) 261-8433  
FACSIMILE: (949) 261-9072  
FACSIMILE: (949) 261-1726

e-mail: pg@pgpatentlaw.com

## DRAWINGS (2 SHEETS)

Inventor(s): John F. Fairclough, et. al

Title: A SYSTEM AND METHOD FOR VERIFYING,  
SETTLING, PRINTING AND GUARANTEEING CHECKS  
AT A REMOTE LOCATION

Attorney's  
Docket No.: TRO4-BK25

**EXPRESS MAIL LABEL NO. EM074234855**  
**DATE OF DEPOSIT: November 21, 2000**

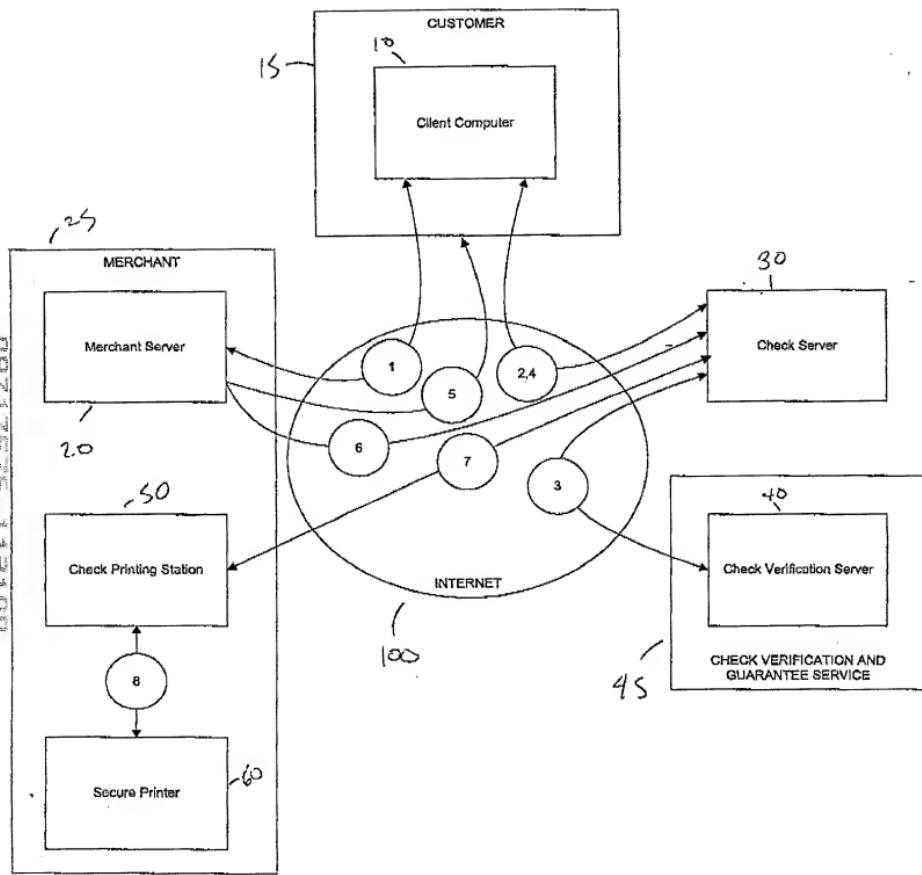


FIGURE 1

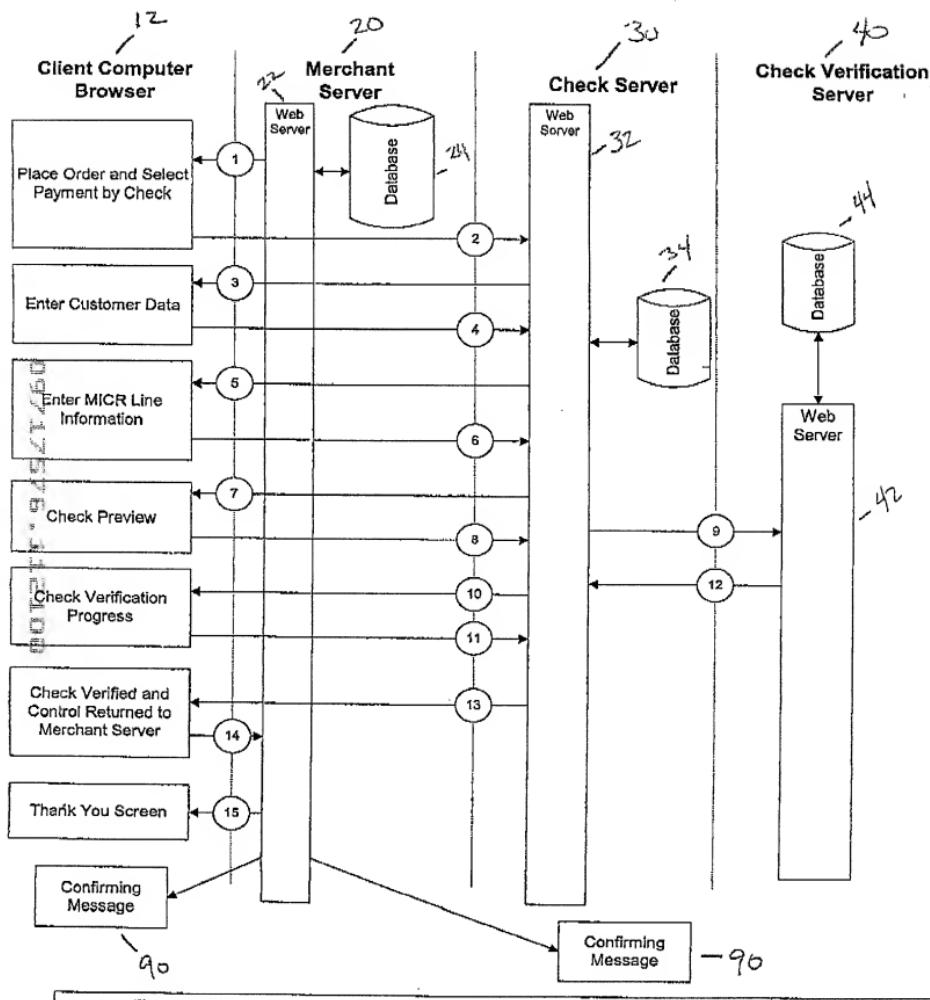


Figure 2

JOSEPH W. PRICE  
ALBIN H. GESS  
MICHAEL J. MOFFATT  
GORDON E. GRAY III  
BRADLEY D. BLANCHE

OF COUNSEL  
JAMES F. KIRK

# PRICE AND GESS

ATTORNEYS AT LAW

2100 S.E. MAIN STREET, SUITE 250

IRVINE, CALIFORNIA 92614-6238

A PROFESSIONAL CORPORATION  
TELEPHONE: (949) 261-8433  
FACSIMILE: (949) 261-9072  
FACSIMILE: (949) 261-1726

e-mail: pg@pgpatentlaw.com

## DECLARATION AND POWER OF ATTORNEY (Unexecuted) FOR PATENT APPLICATION

DRAFTED: 9/25/2000

Inventor(s): John F. Fairclough, et. al

Title: A SYSTEM AND METHOD FOR VERIFYING,  
SETTLING, PRINTING AND GUARANTEEING CHECKS  
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**DECLARATION FOR PATENT APPLICATION  
AND POWER OF ATTORNEY**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention A SYSTEM AND METHOD FOR VERIFYING, SETTLING, PRINTING AND GUARANTEEING CHECKS AT A REMOTE LOCATION the specification of which

(check one)  is attached hereto

was filed on  
as Application Serial No.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

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(Application Serial No.) (Filing Date) (Status patented, pending, abandoned)

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(Application Serial No.) (Filing Date) (Status patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Joseph W. Price, Reg. No. 25,124; Albin H. Gess, Reg. No. 25,726; Michael J. Moffatt, Reg. No. 39,304; Gordon E. Gray III, Reg. No. 42,602; and Bradley D. Blanche, Reg. No. 38,387, with full power of substitution and revocation hereby given to Gordon E. Gray III, Esq.

Address all telephone calls to Gordon E. Gray III, Esq. at telephone no. (949) 261-8433  
Address all correspondence to Price And Gess  
2100 S.E. Main Street  
Suite 250  
Irvine, California 92614-6238

**DECLARATION FOR PATENT APPLICATION  
AND POWER OF ATTORNEY**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first named inventor John F. Fairclough

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 28875 Marsh McCormick Road  
Abbotsford, BC V4X 2B4 Citizenship Canada

Post Office Address 28875 Marsh McCormick Road  
Abbotsford, BC V4X 2B4

Full name of second named inventor Tadeusz J. Dragowski

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 1228 Ioco Road  
Port Moody, BC V3H 1B6 Citizenship Canada

Post Office Address 1228 Ioco Road  
Port Moody, BC V3H 1B6

Full name of third named inventor Oscar Inostroza

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 838 Wallace Wynd  
Port Moody, BC V3H 1B6 Citizenship Chile

Post Office Address 838 Wallace Wynd  
Port Moody, BC V3H 1B6

Full name of fourth named inventor Karen R. Hyman

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 1400 N. Concord Avenue  
Fullerton, California 92831 Citizenship U.S.A.

Post Office Address 1400 N. Concord Avenue  
Fullerton, California 92831

Full name of fifth named inventor Kamyar Saberi

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 15 D-338 Taylor Way  
West Vancouver, BC V7T 2Y2 Citizenship Iranian

Post Office Address 15 D-338 Taylor Way  
West Vancouver, BC V7T 2Y2

Full name of sixth named inventor Murray Galarraga

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 304-1148 Westwood Street  
Coquitlam, BC V3B 7M5 Citizenship Canada

Post Office Address 304-1148 Westwood Street  
Coquitlam, BC V3B 7M5

Full name of seventh named inventor Richard Calkins

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 312-7057 Salisbury Avenue  
Burnaby, BC V5E 2Z8 Citizenship Canada

Post Office Address 312-7057 Salisbury Avenue  
Burnaby, BC V5E 2Z8

Full name of eighth named Suavek Kownacki  
inventor

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 14393-114 Avenue \_\_\_\_\_ Citizenship Canada  
Surrey, BC V3R 2M7

Post Office Address 14393-114 Avenue \_\_\_\_\_  
Surrey, BC V3R 2M7

Full name of ninth named Esteban Gutierrez  
inventor

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 101-1009 West 10 Avenue \_\_\_\_\_ Citizenship Mexico  
Vancouver, BC V6H 1H9

Post Office Address 101-1009 West 10 Avenue \_\_\_\_\_  
Vancouver, BC V6H 1H9

Full name of tenth named Robert Blake  
inventor

Inventor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Residence 310-555 Cottonwood Avenue \_\_\_\_\_ Citizenship Canada  
Coquitlam, BC V3J 2R8

Post Office Address 310-555 Cottonwood Avenue \_\_\_\_\_  
Coquitlam, BC V3J 2R8

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